

**CERTIFICATE OF ELECTRONIC FILING UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being electronically filed with the U.S. Patent & Trademark Office on 17 January 2007.

/Lynne M. Milliot/

Lynne M. Milliot

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Graham R.F. Napier et al.

Application No. 10/776,587

Confirmation No. 7273

Filed: 11 February 2004

Title: **Systems and Methods to Support  
Approval to Settle an International  
Trade From a Credit Facility, Such as a  
Line of Credit or a Demand Deposit  
Account**

Group Art Unit: 3625

Examiner: Yogesh C. Garg

**CUSTOMER NO. 22470**

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION MAILED 15 SEPTEMBER 2006**

Sir:

In response to the Office Action mailed 15 September 2006, Applicants request entry of the following amendments and consideration of the following remarks in the above-identified U.S. patent application. The fee required for a two-month extension of time is being electronically submitted with this paper.

**Amendments to and Restatement of the Claims** begin on page 2.

**Remarks** begin on page 10.